



**OBJECTION**

☒ Other:

Per the Court's recent oral ruling in *In re Frazier*, 17-44188-BDL, United States Bankruptcy Court, Western District of Washington, Trustee does not believe that Debtor's plan can be confirmed while proposing to pay Debtor's student loan directly, even if the remainder of Debtor's general unsecured claims are to be paid at 100%.

Debtor's plan is feasible to pay all unsecured claims, including her student loan claim to Navient/Great Lakes Higher Education in the amount of \$8,864.03, within 30 months. *See* Declaration of Ruth Wilson. Debtor's plan should be amended to remove the provision for direct payment of her student loan prior to confirmation.

**WHEREFORE**, Trustee requests that the objection to confirmation be sustained and Debtor be ordered to file a motion to confirm a plan resolving the issues raised herein within 14 days of entry of the Order Sustaining Trustee's Objection to Confirmation; and to set the hearing on the next available motion calendar after the 14 days expires. If the Motion to Confirm resolving the Trustee's issues is not filed and set for hearing as outlined above, the Trustee requests he be allowed to enter an order dismissing the case, *ex parte*, without notice.

**DATED** this 25th day of September, 2018.



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Mathew S. LaCroix, WSBA# 41847 for  
Michael G. Malaier, Chapter 13 Trustee

**CERTIFICATE OF MAILING**

I certify under penalty of perjury under the laws of the United States that on September 25, 2018, I caused to be mailed via regular mail a true and correct copy of the Trustee's Objection to Confirmation and Declaration to the following:

TERESA KAY REYNOLDS  
99 ALPHA DR  
LONGVIEW, WA 98632

The following parties received Trustee's Objection to Confirmation and Declaration via ECF:

Ellen Ann Brown  
U.S. Trustee

Executed at Tacoma, Washington this 25th day of September, 2018.

/s/ Ruth Wilson  
Vancouver Motion Coordinator for  
Michael G. Malaier, Chapter 13 Trustee